

BOSE McKINNEY & EVANS LLP

2700 First Indiana Plaza
135 North Pennsylvania Street
Indianapolis, Indiana 46204

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group:	3692	}
		}
Atty. Docket:	9603-0007	}
		}
Applicants:	Kramer et al.	}
		}
Title:	PAYMENT MONITORING SYSTEM	}
		}
Serial No.:	09/991,197	}
		}
Filed:	November 16, 2001	}
		}
Examiner:	Chencinski, Siegfried E.	}
		}
		}
		}

RESPONSE

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed April 9, 2007, Applicants respond as follows.

Listing of Claims begins on page 2 of this paper.

Remarks begin on page 9 of this paper.